

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

KML Law Group, P.C.

216 Haddon Avenue, Suite 406

Westmont, NJ 08108

Main Phone: 609-250-0700

dcarlon@kmlawgroup.com

Attorneys for Secured Creditor

Toyota Motor Credit Corporation



Order Filed on September 24, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Crystal Joyner, Edwin Caban

Debtors.

Case No.: 18-28009 VFP

Adv. No.:

Hearing Date: 9/19/19 @ 10:00 a.m.

Judge: Vincent F. Papalia.

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) ~~through three (3)~~ is hereby
ORDERED.

DATED: September 24, 2019



Honorable Vincent F. Papalia
United States Bankruptcy Judge

(Page 2)

Debtors: Crystal Joyner, Edwin Caban

Case No: 18-28009 VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to 2012 FORD FOCUS, VIN: 1FAHP3F20CL253501, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Michelle Labayen, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 9, 2019 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due September 2019 for a total post-petition default of \$348.08 (1 @ \$349.52 less \$1.44 in suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$348.08 will be paid by Debtor remitting \$116.00 per month for two months and \$116.08 for one month in addition to the regular monthly payment, which additional payments shall begin on October 1, 2019 and continue for a period of three months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 2, 2019, directly to Secured Creditor's servicer, TMCC, P.O. Box 5855, Carol Stream, IL 60197-5855; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Tyrome Joyner
Crystal Joyner
Debtors

Case No. 18-28009-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 2

Date Rcvd: Sep 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2019.

db +Tyrome Joyner, 3 Columbus Drive Apt 3, Bayonne, NJ 07002-4319
jdb +Crystal Joyner, 3 Columbus Drive Apt 3, Bayonne, NJ 07002-4319

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jennifer D. Gould on behalf of Creditor Steward Financial Services jgould@stark-stark.com,
mdepietro@stark-stark.com
John Rafferty john.rafferty@bonialpc.com
Margaret McGee on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov
Marie-Ann Greenberg magecf@magtrustee.com
Michelle Labayen on behalf of Joint Debtor Crystal Joyner michelle@labayenlaw.com,
silvia@labayenlaw.com;giovanna@labayenlaw.com
Michelle Labayen on behalf of Debtor Tyrome Joyner michelle@labayenlaw.com,
silvia@labayenlaw.com;giovanna@labayenlaw.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9